Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1.   (Currently Amended) A method for ~~conducting~~ facilitating a transaction, the method comprising:

a.   receiving a request at a wallet server to authenticate ~~a transaction~~ data from a user, wherein said request includes transaction data ~~at a server~~;

~~b.   requiring the user to provide an instrument for verification;~~

~~c.   receiving an instrument input response from the user based upon said requirement;~~

d.   processing said ~~instrument input as an input to~~ request at said wallet server ~~a security processor~~;

authorizing transaction data, by said wallet server, to obtain authentication data from a security server;

e   ~~assembling~~ associating authentication data, by said wallet server, with at least one forms; and, ~~for the transaction, said forms comprising an authorization by said security processor of said input to said security processor;~~

f   providing said at least one forms ~~associated with said transaction~~ to a merchant server to facilitate merchant server using said at least one form to obtain an authorization from said security server.

~~and sending a request to said security processor for a second authorization of said forms; and~~

~~g   validating said transaction with said second authorization of said forms received from said security processor.~~

2.   (Currently Amended) The method of Claim 1, wherein said receiving step includes receiving said request from a transaction instrument, ~~further directed to providing such transaction validation for different combinations of instruments and security processors without requiring changes to transaction processing by a merchant.~~

3.   (Currently Amended) The method of Claim 1, wherein the transaction <u>data</u> <u>includes purchase information, charge information and transaction instrument identifying</u> <u>information.</u> is an electronic purchase transaction.

4.   (Currently Amended) The method of Claim 3<u>1</u>, wherein the electronic purchase transaction <u>said receiving a request at a wallet server includes receiving a request at</u> is conducted using a digital wallet.

5.   (Currently Amended) The method of Claim 1<u>2</u>, wherein the <u>transaction</u> instrument is a smart card.

Claims 6-38 (canceled).

39.   (NEW) A wallet server for facilitating a transaction, said wallet server including:
    an interface configured to receive a request from a user, wherein said request includes transaction data;
    a processor configured to process said request at said wallet server and to obtain authentication data from a security server based on said transaction data;
    a module configured associate said authentication data with at least one form; and,
    a module configured to provide said at least one form to a merchant server to facilitate merchant server using said at least one form to obtain an authorization from said security server.

40.   (NEW) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:
    receiving a request at a wallet server to authenticate a transaction data from a user, wherein said request includes transaction data;
    processing said request at said wallet server;
    authorizing transaction data, by said wallet server, to obtain authentication data from a security server;

associating authentication data, by said wallet server, with at least one form; and,

providing said at least one form to a merchant server to facilitate merchant server using said at least one form to obtain an authorization from said security server.

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